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RE Agents for the *Chronicle* in these
cities, and are authorized to take all
advertisements and subscriptions at our lowest rates.

Business Directory.

DR. W. J. HENRY

Has removed his office to his residence,
opposite Dr. Riley's, John Street, 48
Belleville, Oct. 7, 1863.

STEWART & GILBERT,

SOLICITORS IN CHANCERY, Attorneys at
Law, Conveyancers, &c., &c.

50 Union Street, Belleville, 5

D. KENNEDY STUART, BARTON S. GILBERT,

A. L. Macmillan,

SOLICITOR IN CHANCERY AND INSURANCE,

Attorneys at Law, Notaries Public, &c., &c.

Opposite Dr. Riley's, 50 Union Street, Front
Street, Belleville, 4.

Macmillan & Co.,

CIVIL ENGINEERS, Provincial Land Sur-
veyors, Architects, Draughtsmen, and Pa-
tents Solicitors.

HENRY CAREY,
Opposite 104 Front Street, Belleville, 9.

COLEMAN & JONES,

BARRISTERS, ATTORNEYS-AT-LAW, Soli-
citors in Chancery, &c., &c.

Opposite the West Side of Front Street
and opposite Apothecary Hall, 11. J. SIMPSON,

Co. Attorney, Clerk of the Peace, 1.

HENRY JAMES, M.D., PHYSICIAN, SURGEON,
and Oculist, & AURIST.

OFFICE—Same building as Mrs. James.

Photographic gallery.

Book, STATIONERY & Music Store

(LATE BECKETT'S).

Two doors North of Dr. Holden's.

J. L. ORME.

THOS. GARDNER,

PLAIN and Ornamental Plasterer and Slat-
er, 100 Main Street, Belleville, 17. 3

REMOVAL.

J. D. TRUSHFELD, M.F.B.S.

GRADUATE of Queen's College, Kingston,

G. W. and A. of Kirkland Medical

College, N. Y., has removed to New York.

His office, and residence one door west of

the Post Office.

DOCTOR MORDEN,

QUEEN'S COLLEGE, has located at

10 Morris, where calls will be promptly

attended to.

April 18th, 1863. 37

DR. PRETTY, M.D.

PHYSICIAN, Surgeon, &c., &c.

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THE HASTINGS CHRONICLE.

T I M E B E R.

Quebec, Oct. 20.—The timber trade stocks have much depressed. The stocks held here are much less than a year ago. White pine is between 4 and 5 millions of feet less than a year ago, pine is to the market is about five millions, which adds to the stock whistled here, makes the total supply about nine millions of feet—really enough for 3 or 4 years of the trade demand. The red pine per foot has been completely overcome; prices are 100 per cent. [60c.] less than they were a year ago. If operators are prudent they will make no mistake in buying square timber the coming winter. White pine has latterly improved, but is hardly at remunerative prices now. The production for the present year is about 18 million feet. Operators should end production one-half if they hope to make a profit. There is a lively demand and fair prices for dealers and description of sawn lumber. Hardwoods, oak, elm and ash are reasonably low prices, but this direction, and most likely will be reduced.

Freights to Liverpool are unusually low—20 shillings per load of iron and 10 shillings per load of timber of 30 miles.

This is the best market of timber to Liverpool and other points, where the price is, however, as great as here. It is, therefore, a deceptive movement.

The stagnation in building is robbing the market.

The extensive increasing use of iron in the construction of vessels has operated to reduce the demand for timber. Under present circumstances, it would be little short of insanity for the lumber trade to return to the extensive former years; if he does, it will be for the benefit of foreign consumers.

It is a serious matter for Canada that her valuable forests should be filled without profit to the country.

So rapid is the demand for pine that there are those who predict that twenty-five or thirty years hence, it will be as scarce as walnut or oak—Quebec Tel. to Toronto Globe.

Dry Goods.—The steamers have brought large supplies to our wholesale dealers, but they are not needed. The demand, especially for the present, is very light, and for the first time in a year we think money is plenty, and goods scarce.

Commercial travellers are doing a good business, the demand for cottons being especially good.

The recent rise in cotton in British ports is a bad omen, and demands have gone up nearly as high as they were at the time of the war.

Hardware.—The hardware trade is brisk, not only because of the prosperous state of the country, and the American demand, but because of the long detention of several weeks with our American ports.

Some of the dealers have not sold, and none of them may reach us this fall. Various leading articles are, in consequence, scarce. Pig iron can be supplied by the Western States cheaper by the St. Lawrence than by the Great Lakes, and the demand in this market is very great.

Bar iron has advanced to about \$15 per ton for best Scotch.

Brass.—The brassers have received recently from England orders for the greater activity in the grocery market of the United Kingdom, arising out of the extraordinary demand from the United States. The Americans appear to be buying up everything they can lay their hands on, and give the leading article an important place in the leading article.

A letter from New York has advised us that the whole Province has been scourged by American dealers, and that the stocks of all classes of imported goods have exhausted.

We notice also a great diminution in the exports from New York, and all other points in the United States, and exports to Canada are also very small.

Against them, the effect of which must ultimately be a high rate of exchange, and consequently an advance in gold. This can only be avoided by large sale of American bonds in Europe, which can hardly be possible, as the market is very limited, and keeps up to 100 per cent. It is only when interest is low at home that European capital seeks investment abroad. We should not be surprised to see American bonds, which were purchased when gold was 140, come at par for sale, should it reach 180.

Trade Review.

A New York correspondent writes as follows: "The peculiarity of the noteworthy peculiarity of the American market is that it is short time... An invoice of New England manufactured dry goods, costing \$40,000, which were delivered here, sold soon after their arrival for \$200,000. Next, an importer thought he could try the experiment of sending goods to England, if he could not pay cotton goods there cheaper than he could on this side. He did not. The experiment paid. He effected a clear saving of eight cents on every yard imported. A grain speculator, moreover, has made a clear saving of 10 cents on every yard imported, two or three cargoes direct from Narragansett, and made money by the operation. Men will all due all allowances on gold, exchange, etc., the prevailing impression is that there are no facts, and as such, they go to show that high prices have a limit beyond which the public will not go, if other markets are open to them.

TROUBLE AMONG THE DISTILLERS.—It is well known that the distillers, well accustomed to their trade, have been defrauding the revenue for a greater or less extent; and that, nevertheless, their business has been for from profitable.

Some distillers are shut up, and others compelled to be shut up voluntarily, or otherwise.

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TRADE AMONG THE DISTILLERS.—It is well known that the distillers, well accustomed to their trade, have been defrauding the revenue for a greater or less extent; and that, nevertheless, their business has been for from profitable.

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THE HASTINGS CHRONICLE.

THE LAW OF ACCUMULATION

Everybody knows that money makes money, but it is not everybody that pays attention to the *processes* by which this is brought about, to the practical operation of which follow.

School boys are taught the rule of compound interest, but nine out of ten forget all about it for their whole lives. Yet it is this that has more to do with the accumulation of large fortunes than any other cause whatever; and it has bearing on the increase of wealth and on the scale of expenditure, both personal and national, of which the political character cannot be overrated.

We read in the papers a few months ago of the death of a London capitalist who left his fortune to his son, and died of him three million dollars sterling. This old gentleman was over ninety years of age at his death, and it is pretty evident that he was a man of quiet habits and moderate expenditure, but his son, in his turn, from the time of his birth, has been in a natural force. Now it is only when it has been in operation for a long series of consecutive years that we can see what the force of compound interest is. For the first ten years the argument is almost impotent; but when once the power of increase has become developed, it goes on at an augmenting ratio, until the results are almost inconceivable.

It is not to be denied, however, that in the case just mentioned, the wealth accumulated after the natural duration of life had been reached was far more than in all the seventy years previous.

Now, then, we have it. I invested at eight per cent and the interest re-invested at the same rate, it will double itself in nine years. Allow ten years for this to take place, owing to the loss of time in re-investing, and we reach the remarkable conclusion that, in the course of only one hundred and ten years, a man who has not thought about it, — that is, a man lay by a thousand dollars at one and twenty, and let it accumulate at compound interest, it will amount to the enormous sum of one thousand million dollars. At the age of seven to twenty thousand at eighty, and to a hundred and twenty thousand at ninety. This is the secret of the large fortunes of the great bankers and capitalists of Europe, whose money goes on accumulating for generations, and which with prodigious rapidity after thirty or fifty years have passed over to the next generation.

Horatio Alger, in a chapter

of his *Tom's* (Tom's) *Companion* relates the following tragic tale — On Sunday August 27th, two citizens of Pickens county, named Gravely and Nally, went to church during the hour of preaching and called for two men against whom they had a grudge. The men, however, were gone out, Gravely and Nally went in, drew their pistols, and commenced shooting. They fired several times, and killed one man, and mortally wounded a lady, before the desperado could be forced to desist. The Wadsworth, a small town, lies upon the 29th Indiana, with three men and the citizens of Utica, went to Pickens county for the purpose of arresting Gravely and Nally. They found Gravely, his three sons and Nally, all armed and prepared to resist arrest. Messrs. Smith and Collins, as they were citizens, went to entreat them to surrender. As they approached the door they were both shot and killed. It was about 8 o'clock at night a general fight ensued, lasting nearly half an hour. Two of the conspirators were mortally wounded, and their comrades fled. One of them, however, after having been shot, attempted to escape by running. The other, and the other, saying he would not, attempted to shoot one of the men, and was himself dispatched a soldier.

It is related of a certain New England divine who flourished not many years ago, and whose matrimonial relations are supposed to have been of a somewhat unbecoming kind, that one Sabbath morning, while reading his congregation the parable of the supper, in which occurs this passage: — And another said, I have bought five loaves, and I go to break them to eat. I cannot come in — he suddenly paused at the end of this verse, drew off his spectacles, and looking round on his hearers said, with emphasis, the fact is, my brother, one woman can draw a man further from the kingdom of heaven than five yoke of oxen."

The tower of Babel, on which late accords announce that a cross was recently placed by a missionary, consists now of only two of the eight stories formerly erected. The remains are, however, visible from a great distance. Each side of the remaining tower is now more than 200 feet in length, and bridges which connect them, are of the white clay, with a faint, slight brownish tint, which in the sun assumes a wonderful rich hue, so easily to be imitated by the painter. The bricks before being baked were covered with characters, and the tower with the name of the town and the name of the painter.

The chimney, which was built, and served for cement, was derived from a fountain which still exists near the tower, and which flows with such abundance that it would fill a large vessel which would invade the neighborhood, did not the water from time to time set fire to the stream of firemen, and then wait until the flames should cease for the want of aliment — Gulligan.

The address of Mr. Ogle R. Gowen to the Orangemen, which we copy from the *Leader* to-day, will probably interest some of our readers in a session in Canada. In the course of his speech he says, as to what the Fenians on the other side are doing or can do, most of our colonists seem inclined to pooh-pooh the affair and to treat the idea of a Fenian invasion of Canada as improbable, as to be unworthy of serious consideration. It is a too wild a scheme, they say, ever to be put into effect, though it may be threatened. This is all very fine, but we beg to suggest two things. First — that history says in recent years, that a few very wild and improbable schemes have been attempted and even carried. And second — that if we were to search the civilized world for a class of men, of whom it would be capable of such a scheme, we would draw a peculiar species of *gentleman* wild and improbable schemes, we should soon find any class who would better answer the description than the very men who call themselves Fenians. — *Herald Times.*

A dashing young bachelor lately appeared in the streets of Cork, with 24 diamonds poniards, whose tails were up like a lady's waterfall, and coppered up a small fish net. The resumé was capital, and the team created great sensation.

MONEY.

\$10,000,000 to Loan, at the rate of 5%.

John J. B. Flint, Opposite the Post Office, Belleville, Feb. 15th, 1864.

British-American Commercial College

CORNER OF KING AND TORONTO STREETS, TORONTO, C. W.

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CROSERIES !

WINE & LIQUORS !

THE Undersigned beg to inform their Customers and the Public in general that they have a large and well selected stock of the undermentioned articles of the best quality, which they will sell at the lowest prices for Cash, viz:

Young Hops, Gunpowder, Imperial, Twankey, Souchong, Cognac and Japan.

COKES, Roasted on the premises, and Dandellion Coffees.

WINESS, Port and Sherry, the best Shippers.

LIQUORS, Brandy, Pale & Dark, Booth's Old Hand Lands Gin, Morton's Proof, Chippewa, Old York, Jameson Spirits, and Rum.

FISH JUST ARRIVED, Fresh Fish, Salt Water Salmon, Salmon, Trout, White Fish, Lutefisk, Eels, Fish, and Dried Herring, Cod Fish, and Smoked Sardines.

FINS MOVED HAM and DAON. Sausages, Pies, &c. &c.

Advertisement.

Clothing made to Order & Ready Made

TEMPLETON & BROWN, From Street

Belleville, 5th Feb., 1864.

M. O. DEMPSEY

HAS OPENED OUT A LARGE STOCK OF

STATIONERY, SCHOOL BOOKS,

&c., &c., AT LOW PRICES

FOR CASH.

Opposite N. Jones, 47 Belleville, April 10th, 1864.

39-30

FOR SALE

THE Trust & Loan Company

OF UPPER CANADA.

ALL payments, with the exception of Rent, must be made through the Commercial Bank of Canada, or direct to the office at Kingston, by Bank Draft or Post Office order, unless otherwise directed. All payments, by payment unless a receipt, signed by one of the Commissioners, can be produced.

JOHN PATON, Commissioner

Kingston, 20th Feb., 1864.

29

THE HASTINGS CHRONICLE.

THE Subscribers has just received a large Stock of

Fancy and Staple Dry Goods

which will be sold very cheap for Cash.

D. C. CURTIS

12

THE DAY OF QUINTE, AND River St. Lawrence Steamboat Company.

Through Freight & Passage Boat.

THE STEAMER

Montreal House !

THE [Subscribers] has just received a large Stock of

Carlton's Condition Powders

which will be found it saving to them of many dollars by saving these Powders.

For the use of these Powders with the food, you will find that it will make one bushel of Feed do more good than two bushels.

— All claims adjusted and paid in Full.

For Rate, Form, Proportion, Application, &c., apply to

J. PARKER THOMAS,

Offices over Holden's Drug Store.

Belleville, August 1st, 1864.

21

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Belleville, August 25th, 1864.

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J. PARKER THOMAS,

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Belleville, August 30th, 1864.

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For Rate, Form, Proportion, Application, &c., apply to

J. PARKER THOMAS,

Offices over Holden's Drug Store.

Belleville, August 31st, 1864.

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The Hastings Chronicle
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A POLITICAL, COMMERCIAL, AND LITERARY JOURNAL.

BELLEVILLE, CANADA, WEDNESDAY, NOVEMBER 22, 1865.

VOL. XXIV.

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